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CURRENCY AND BANKING

WITH SPECIAL REGARD  
TO RECENT CONDITIONS

COMPILED UNDER THE DIRECTION OF

APPLETON PRENTISS CLARK GRIFFIN

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## PREFATORY NOTE

This List is principally concerned with expository works on the banking and currency systems of the world and with plans and discussions of currency reform in this country.

Works on the theory and the history of banking and currency are also noted as supplying information and guidance in dealing with the existing currency.

The banking systems of Great Britain, France, Germany, and Canada have received special attention, as they possess features, such as central banks of issue, asset currency, etc., which have been recommended for adoption in this country.

Collective histories of the principal banking systems of the world are included, such as Conant's *History of Modern Banks of Issue*, and *History of Banks in All the Leading Nations*, New York, 1896, which latter consists of independent histories by various writers, including: *Banking in Great Britain*, by Henry D. MacLeod; *Banking in France, Italy, Spain, Belgium, Switzerland, Portugal, and Roumania*, by Pierre Des Essars; *Banking in Canada*, by Byron E. Walker; *Banking in Germany and Austria-Hungary*, by Max Wirth, etc. Brief expositions are contained in Dunbar's *Chapters on the Theory and History of Banking*, Handy's *Banking Systems in the World*, and the Report of the New York Chamber of Commerce, October, 1906. This report recommends a central bank of issue and describes the operation of central banks of Europe, and has an appendix containing letters from the officials of the banks of France, Germany, Austria-Hungary, and the Netherlands, giving brief expositions of the systems in practice.

*Current statistics of foreign banks.*—Tabular statistics of the Bank of France and of the Imperial Bank of Germany are given in the Statistical abstract for the principal and other countries. Tabular statistics of the Bank of England are given in the Statistical abstract for the United Kingdom in each of the last fifteen years. Both of these volumes are issued by the British Board of Trade.

Annual reports of the Bank of France, Bank of Germany, and central banking institutions of other countries are printed in the *Bankers', Insurance Managers', and Agents' Magazine*, London.

Weekly circulation returns, including returns of the Bank of England, Bank of France, Imperial Bank of Germany, and British private and joint stock banks, are printed in *Journal of the Institute of Bankers*, London.

The cited discussion of the most recent phases of the currency question is in the main confined to articles in periodicals, which are arranged chronologically.

The list is provided with a topical index for guidance to special subjects.

The work named below was received while the list was in press:

**The Currency problem** and the present financial situation: a series of addresses delivered at Columbia University, 1907-1908.

New York: The Columbia university press, 1908. xxvii, 170 pp. \$ .

CONTENTS.—Introduction: The crisis of 1907 in the light of history, by Edwin R. A. Seligman, pp. ix-xxvii; The modern bank, by Frank A. Vanderlip, pp. 3-18; The stock-exchange and the money market, by Thomas F. Woodlock, pp. 21-40; Government currency *vs.* bank currency, by A. Barton Hepburn, pp. 43-59; Gold movements and the foreign exchanges, by Albert Strauss, pp. 63-87; The New York clearing house, by William A. Nash, pp. 91-94; Clearing houses and the currency, by James G. Cannon, pp. 97-117; American and European banking methods and bank legislation compared, by Paul M. Warburg, pp. 121-151; The modern corporation, by George W. Perkins, pp. 155-170.

A. P. C. GRIFFIN

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*Washington, D. C., March 11, 1908*

SELECT LIST OF BOOKS WITH REFERENCES TO PERIODICALS  
RELATING TO CURRENCY AND BANKING

**American bankers' association.** The Baltimore plan for the creation of a safe and elastic currency. Addresses of Hon. James H. Eckels, Chas. C. Homer, Hon. A. B. Hepburn, and Hon. Jos. C. Hendrix, delivered at the convention of the American bankers' association at Baltimore, October 11, 1894.

*Baltimore: The Sun book and job printing office, 1894. 40 pp. 8°.*

——— Proceedings of the twentieth annual convention, held at Baltimore, Maryland, October 10th and 11th, 1894.

*New York: Published by the American bankers' association, 1894. iv, 223 pp. 8°.*

Contains discussions on the proposed amendments to the National banking act, "for the purpose of establishing a safe and elastic national currency." Known as the Baltimore plan.

——— *Currency commission.* Report. November 15, 1906.

*[New York City: Press Daily banker and stockholder, 1906.] 16 pp. 8°.*

Cover-title.

**Andréadès, A.** Essai sur la fondation et l'histoire de la Banque d'Angleterre (1694-1844).

*Paris: A. Rousseau, 1901. (6) 390, (2) pp. 8°.*

"Bibliographie:" pp. 369-381.

——— Histoire de la Banque d'Angleterre: ses origines, sa fondation, son développement, l'act de Robert Peel et son fonctionnement, relations de la Banque avec le Trésor.

*Paris: A. Rousseau, 1904. 2 vols. 8°.*

"Bibliographie des ouvrages cités:" v. 1. [xii]-xxxii.

CONTENTS.—t. 1. 1640-1819.—t. 2. 1819-1903.

**Andrew, A. P.** The Treasury and the banks under Secretary Shaw.

*Reprinted from the Quarterly journal of economics, vol. 20, August, 1907. 50 pp. Folded chart. 8°.*

**Arnauné, Auguste.** La monnaie, le crédit et le change. 2 éd. rev. et augm.

*Paris: F. Alcan, 1902. (4), viii, 431 pp. Diagrams. 8°.*

**Attfield, J. B.** The branch bank system.

*New York: 1897. 16 pp. (Sound currency, vol. 4, no. 15, August 1, 1897.)*

**Bagehot, Walter.** Lombard street: a description of the money market.

*New York: Scribner, Armstrong and company. 1874. viii, 359 pp. 12°.*

——— *Same.*

*(In his Works, vols. 5, pp. 1-232. Hartford, 1891. 8°.)*

**Baird, Henry Carey.** Money and bank credit in the United States, France, and Great Britain; and their effects on the people in their efforts to associate, to exchange services, commodities, and ideas among their several selves.

*Philadelphia: H. C. Baird and co. 1891. 24 pp. 8°.*

**"The Baltimore plan"** of currency reform.

*New York, 1897. 11 pp. 8°. (Sound currency, vol. 4, no. 2, January 15, 1897.)*

**The Bank of England** and the organisation of credit in England.

*London: Longman, Green, Longman, Roberts, and Green, 1865. viii, 462 pp. 12°.*

——— *Same.* 2d ed. revised and enlarged: with the evidence of MM. Isaac and Emile Pereire before the French commission of inquiry into the Bank of France: also abstract of the American free banking act.

*London: Longmans, Green, Reader, and Dyer, 1866. xvi, 869 pp. Frontispiece (diagram) 12°.*

**Barrett, R. J.** Canada's century: progress and resources of the Great Dominion.

*London: The Financier and Bullionist, 1907. xiv, 538 pp. Illustrations. 8°.*

Canadian banks and banking: The Canadian banking system, pp. 435-441; The Bank of Montreal, pp. 443-449; The Canadian bank of commerce, pp. 450-459; High-yielding Canadian securities, pp. 460-469.

**Belgium.** Royaume de Belgique. Banque nationale. Lois organiques, statuts, règlement d'ordre intérieur. Recueil des documents et discussions parlementaires concernant l'institution de la Banque nationale.

*Bruxelles: E. Guyot, 1872. (2), 378, (1) pp. 4°.*



**Bell, G. M.** The country banks and the currency: an examination of the evidence on banks of issue; given before a select committee of the House of commons in 1841.

*London: Longman, Brown, Green, and Longmans, 1842. xii, 150 pp. 16°.*

**Biddle, John, of Leamington.** Remarks on the subject of a national bank of issue and deposit; with proposals for superseding the necessity of renewing the bank charter, still preserving the private interest of that important establishment, and of all other banking concerns throughout the kingdom.

*Leamington: Printed by G. C. Leibenrood, 1841. 15 (1) pp. Folded tables. 8°.*

**Blyth, Robert.** The Scotch system of banking.

(In American bankers' association. Proceedings of thirty-first annual convention, Oct. 10-13, 1905, pp. 118-123, New York, 1905. 8°.)

**Boissevain, G. M.** Currency elasticity in Holland.

*New York, 1897, 8 pp. 8°. (Sound currency, vol. 4, no. 19, Oct. 1, 1897.)*

**Bolles, Albert Sidney.** The financial history of the United States from 1774 to 1885.

*New York: D. Appleton and company, 1879-1886. 4 vols. 8°.*

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*Philadelphia: The G. T. Bisel company, 1907. 2 vols. 8°.*

"The National bank act and amendments": v. 1, p. xi-lxxix.

**Borght, Richard van der.** A history of banking in the Netherlands.

(In A History of banking in all the leading nations. New York, 1896. roy. 8°. vol. 4, pp. 189-371.)

**Bosanquet, Bernard Tindal.** Our banking system: and the sufficiency or insufficiency of our cash reserves.

*London: E. Wilson and company, 1892. 34 pp. 8°.*

**Breckenridge, Roeliff M.** Bank notes and branch banks. A review of the comptroller's objections to currency reform.

*New York: 1899. (8) pp. 8°. (Sound currency, vol. 6, no. 4, April, 1899.)*

——— Branch banking and discount rates.

*New York: 1899. 14 pp. 8°. (Sound currency, vol. 6, no. 1, January, 1899.)*

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(*In* The Quarterly journal of economics, vol. 14, August, 1900, pp. 543-551.)

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*New York: Published for the American economic association by Macmillan and company, 1895. 476 pp. Folded tables. 8°. (American economic association. Publications, vol. 10, nos. 1-3.)*

CONTENTS.—Introduction; The early banks in Lower Canada; Upper Canada, 1817-1839; Province of Canada, 1841-1867; New Brunswick and Nova Scotia; Banking reforms, 1867-1871; Banking under the Confederation, 1867-89; The revision of 1890; On the present working of the system; Appendices; Bibliography.

**Breckinridge, Sophonisba Preston.** Legal tender; a study in English and American monetary history.

*Chicago: The University of Chicago press, 1903. xvii, 181 pp. 8°. (Chicago. University. The decennial publications. 2d series. v. 7.)*

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*Boston: G. B. Reed, 1893. (2), 56 pp. 8°.*

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(*In* American social science association. Journal, no. 38, 1900, pp. 212-217.)

**Browne, W. Graham.** Currency legislation in the United States.

(*In* Canadian bankers' association. Journal, vol. 7, July, 1900, pp. 359 *et seq.*)

**Burton, Theodore Elijah.** Financial crises and periods of industrial and commercial depression.

*New York: D. Appleton and company. 1902. ix, 392 pp. Diagrams. 12°.*

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(*In* American bankers' association Proceedings of the twenty-eighth annual convention, Nov. 11-13, 1902, pp. 172-175. New York, 1902. 8°.)

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**Conant, Charles Arthur.** Banking upon business assets.  
*New York, 1897. 16 pp. (Sound currency, vol. 4, no. 23, Dec. 1, 1897.)*

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*New York: G. P. Putnam's sons, 1902. xv, 595 pp. 8°.*

The preface is dated Nov. 12, 1896, and states, "The changes made in the present edition of this book are unimportant, because of the short time which has elapsed since the appearance of the first edition. There have been few changes in the banking laws of important states within the last six months, and even statistics are not yet available for a later year than 1895."

Contents include chapters on the banking systems of different countries which have view in part to the plan of operation of central banks in Europe, the organizations of which, especially in France, Germany, Austria-Hungary, and the Netherlands, have been suggested as basis for currency revision in this country. There is also a chapter on the Canadian banking system.

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"Trotzdem haften ihm eine Reihe von bedeutenden Mängeln an, wie wir gezeigt haben, die zum grössten Teil auf dem Fehlen einer Zentralnotenbank beruhen. 1. Das dezentralisierte System der Vereinigten Staaten ist m. E. nicht mehr Zeitgemäss.

"Demnach kann man wohl sagen, dass es für die Vereinigten Staaten an der Zeit wäre, dem Vorbild der europäischen Staaten zu folgen, das Verbot der Errichtung von Filialen für die Banken fallen zu lassen und durch die Neugründung einer Bundesbank die zahlreichen Mängel des Geld- und Bankwesens zu beseitigen."

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